

B1 (Official Form 1)(1/08)

**United States Bankruptcy Court
Northern District of Illinois**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):
Needy, Allen D.

Name of Joint Debtor (Spouse) (Last, First, Middle):
Needy, Donna L.

All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):

All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):

Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)

XXX-XX-4454

Street Address of Debtor (No. and Street, City, and State):
**195 N. Harbor Dr.
#2404
Chicago, IL**

ZIP Code
60601

Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)

XXX-XX-6976

Street Address of Joint Debtor (No. and Street, City, and State):
**195 N. Harbor Dr.
#2404
Chicago, IL**

ZIP Code
60601

County of Residence or of the Principal Place of Business:
Cook

County of Residence or of the Principal Place of Business:
Cook

Mailing Address of Debtor (if different from street address):

ZIP Code

ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

Type of Debtor
(Form of Organization)
(Check one box)

- Individual (includes Joint Debtors)
See Exhibit D on page 2 of this form.
- Corporation (includes LLC and LLP)
- Partnership
- Other (If debtor is not one of the above entities, check this box and state type of entity below.)

Nature of Business
(Check one box)

- Health Care Business
- Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
- Railroad
- Stockbroker
- Commodity Broker
- Clearing Bank
- Other

Tax-Exempt Entity
(Check box, if applicable)

- Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).

Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- Chapter 7
- Chapter 9
- Chapter 11
- Chapter 12
- Chapter 13

- Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts
(Check one box)

- Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- Debts are primarily business debts.

Filing Fee (Check one box)

- Full Filing Fee attached
- Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.
- Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Check one box:

Chapter 11 Debtors

- Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
 - Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).
- Check if:
- Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.

Check all applicable boxes:

- A plan is being filed with this petition.
- Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information

- Debtor estimates that funds will be available for distribution to unsecured creditors.
- Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>							
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

Estimated Assets

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

Estimated Liabilities

<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

FILED
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

MAY 09 2008

KENNETH S. GARDNER, CLERK
P&R REP. - DDS

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Needy, Allen D. Needy, Donna L.
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X <i>Mihaela L. Ralciu</i> <u>5/8/08</u> Signature of Attorney for Debtor(s) (Date) Mihaela L. Ralciu
Exhibit C		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
Exhibit D		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue		
(Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property		
(Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
(Name of landlord that obtained judgment)		
(Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input checked="" type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

BT (Official Form 1)(108)

Voluntary Petition

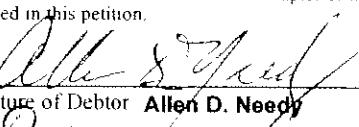
(This page must be completed and filed in every case)

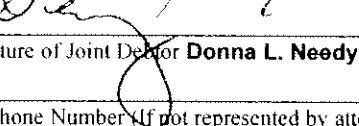
Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X 
Signature of Debtor **Allen D. Needy**

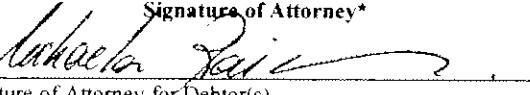
X 
Signature of Joint Debtor **Donna L. Needy**

Telephone Number (If not represented by attorney)

April 30, 2008

Date

Signature of Attorney*

X 
Signature of Attorney for Debtor(s)

Mihaela L. Raicu

Printed Name of Attorney for Debtor(s)

Chitown Law, LLC

Firm Name

**Three First National Plaza
70 W. Madison St., Suite 1400
Chicago, IL 60602**

Address

**Email: legaladvice@chitownlaw.com
800 274 4100 Fax: 866 506 2251**

Telephone Number

April 30, 2008

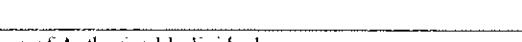
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X 
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Needy, Allen D.

Needy, Donna L.

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose Social Security number is provided above

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Allen D. Needy
Donna L. Needy

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

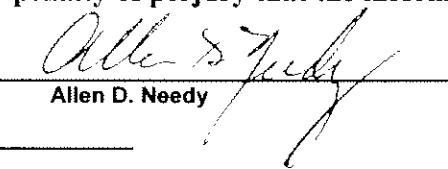
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*
- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: 

Allen D. Needy

Date: April 30, 2008

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Allen D. Needy
Donna L. Needy

Case No.
Chapter 7

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

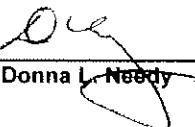
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*
- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: 

Donna L. Needy

Date: April 30, 2008

**United States Bankruptcy Court
Northern District of Illinois**

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	5	14,605.35		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		103,317.35	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		335,934.46	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			8,938.17
J - Current Expenditures of Individual Debtor(s)	Yes	2			7,898.83
Total Number of Sheets of ALL Schedules		27			
			Total Assets	14,605.35	
			Total Liabilities		439,251.81

United States Bankruptcy Court
Northern District of Illinois

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

Chapter _____

7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	103,317.35
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	103,317.35

State the following:

Average Income (from Schedule I, Line 16)	8,938.17
Average Expenses (from Schedule J, Line 18)	7,898.83
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	13,500.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	103,317.35	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		335,934.46
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		335,934.46

In re

**Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
None		J	0.00	0.00

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Location: 195 N. Harbor Dr. #2404, Chicago IL	J	50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Acct# 2910537519 - Harris	J	264.65
		Checking Acct.# 0008043846	J	18.95
		Participant QRP/Keogh Acct.# 4097-2526 - Charles Schwab	J	1,036.18
		Rollover IRA Acct. #6606-4474 - Charles Schwab	J	156.26
		Schwab One Acct.# 9150-4301 - Charles Schwab	J	81.31
3. Security deposits with public utilities, telephone companies, landlords, and others.		Landlord at 195 N. Harbor Dr. - Ashok G. Bhatt 10500 Arden Villa Dr., Bakersfield, CA 93311 (1-Year lease - May 1, 2008 - April 30, 2009)	J	2,300.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Location: 195 N. Harbor Dr. #2404, Chicago IL	J	1,805.00
		LIVING ROOM:		
		Modular Seating 2@\$50 2@\$25	\$150	
		End Table	\$100	
		Lamp	\$ 25	
		Two large framed prints	\$200	
		Grandfather Clock Cabinet (does not work)	\$300	
		Glass Tables 2@\$25	\$ 50	
		40" TV - 2 years old	\$250	
		VCR	\$ 25	
		Bose Radio	\$100	
		Stand	\$ 15	
		Chinese Cabinet	\$200	
		Framed Print	\$ 25	
		2 planters @\$25	\$ 50	
		Table with cloth to floor	\$150	
		Halogen Floor Lamp	\$ 50	
		Halogen Floor Lamp (broken)	\$ 15	
		Cabinet	\$100	

Sub-Total > **5,712.35**
(Total of this page)

4 continuation sheets attached to the Schedule of Personal Property

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Location: 195 N. Harbor Dr. #2404, Chicago IL	J	985.00
		MASTER BEDROOM:		
		2 Book cases \$400		
		Writing Table \$100		
		Chair \$ 25		
		Desk Lamp \$ 20		
		Typewriter table \$ 25		
		Typewriter \$ 15		
		Queen Mattress set (no headboard) \$100		
		Large planter \$ 25		
		Picture \$ 25		
		Small table \$ 25		
		Floor lamp \$ 25		
		Large carved oak mirror \$150 (damages floor sample)		
		Floor lamp \$ 25		
		Wood box on metal frame \$ 25		
		Location: 195 N. Harbor Dr. #2404, Chicago IL	J	198.00
		BEDROOM #2/OFFICE:		
		Twin Mattress set / frame \$ 15 (15 years old)		
		Rubbermaid drawers \$ 25		
		Metal clothes rack \$ 50		
		Chair (\$100 in 70les) \$ 10		
		\$20 mirror \$ 2		
		\$10 floor lamp \$ 1		
		21" TV (\$325 new 5 years ago) \$ 25		
		Stand \$ 10		
		"Gisele" exerciser \$ 50		
		Location: 195 N. Harbor Dr. #2404, Chicago IL	J	500.00
		Kitchen related items: dishes, small appliances, pots&pans, vacuum, linens		
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Location: 195 N. Harbor Dr. #2404, Chicago IL	J	1,125.00
		Clothes (his and hers), suitcases, personal items		

Sub-Total > **2,808.00**
(Total of this page)

Sheet 1 of 4 continuation sheets attached
to the Schedule of Personal Property

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		Location: 195 N. Harbor Dr. #2404, Chicago IL His and hers wrist watches 20 & 24 years old - \$1,500 each when purchased new in 1980ies His and hers wedding bands \$250 Gold earrings \$50 Some silver "costume" jewelry	J	1,500.00
8. Firearms and sports, photographic, and other hobby equipment.		Location: 195 N. Harbor Dr. #2404, Chicago IL Set of golf clubs (bought early 90ies)	J	75.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		State Farm Life (\$35,000) North American Company for Life (\$100,000) Trans American Life (\$75,000) Manhattan Life (\$250,000) Jackson National Life (\$50,000)	H	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			

Sub-Total > **1,575.00**
(Total of this page)

Sheet 2 of 4 continuation sheets attached
to the Schedule of Personal Property

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Location: 195 N. Harbor Dr. #2404, Chicago IL 1997 Mercedes C280 w. 245K miles	J	3,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			

Sub-Total > 3,500.00
(Total of this page)

Sheet 3 of 4 continuation sheets attached
to the Schedule of Personal Property

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Location: 195 N. Harbor Dr. #2404, Chicago IL	J	810.00
		IBM Net Vista Computer (all in one) (new Jan. 2002) \$ 50		
		HP Printer \$ 50		
		Levono Think Pad Laptop (2 years) \$300		
		Computer work tables (2004) \$100		
		File cabinet - 27" high (2004) \$ 50		
		Plastic stand \$ 10		
		Herman Miller chair (2004) \$250		
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Location: Archer Ave Warehouse, Chicago, IL	J	200.00
		"Things" in storage - containerized in Archer Ave warehouse since 1989		
		workroom tables, leather couch (probably ruined)		
		"odds & ends"		
				Sub-Total >
				1,010.00
				(Total of this page)
				Total >
				14,605.35
(Report also on Summary of Schedules)				

Sheet 4 of 4 continuation sheets attached
to the Schedule of Personal Property

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box) Check if debtor claims a homestead exemption that exceeds
\$136,875.

- 11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand			
Location: 195 N. Harbor Dr. #2404, Chicago IL	735 ILCS 5/12-1001(b)	0.00	50.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking Acct.# 2910537519 - Harris	735 ILCS 5/12-1001(b)	264.65	264.65
Participant QRP/Keogh Acct.# 4097-2526 - Charles Schwab	735 ILCS 5/12-1001(b)	1,036.18	1,036.18
Rollover IRA Acct. #6606-4474 - Charles Schwab	735 ILCS 5/12-1001(b)	156.26	156.26
Schwab One Acct.# 9150-4301 - Charles Schwab	735 ILCS 5/12-1001(b)	81.31	81.31
Security Deposits with Utilities, Landlords, and Others			
Landlord at 195 N. Harbor Dr. - Ashok G. Bhatt 10500 Arden Villa Dr., Bakersfield, CA 93311 (1-Year lease - May 1, 2008 - April 30, 2009)	735 ILCS 5/12-1001(b)	1,198.60	2,300.00
Household Goods and Furnishings			
Location: 195 N. Harbor Dr. #2404, Chicago IL	735 ILCS 5/12-1001(b)	1,805.00	1,805.00
LIVING ROOM:			
Modular Seating 2@\$50 2@\$25	\$150		
End Table	\$100		
Lamp	\$ 25		
Two large framed prints	\$200		
Grandfather Clock Cabinet (does not work)	\$300		
Glass Tables 2@\$25	\$ 50		
40" TV - 2 years old	\$250		
VCR	\$ 25		
Bose Radio	\$100		
Stand	\$ 15		
Chinese Cabinet	\$200		
Framed Print	\$ 25		
2 planters @\$25	\$ 50		
Table with cloth to floor	\$150		
Halogen Floor Lamp	\$ 50		
Halogen Floor Lamp (broken)	\$ 15		
Cabinet	\$100		

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Location: 195 N. Harbor Dr. #2404, Chicago IL	735 ILCS 5/12-1001(b)	985.00	985.00
MASTER BEDROOM:			
2 Book cases	\$400		
Writing Table	\$100		
Chair	\$ 25		
Desk Lamp	\$ 20		
Typewriter table	\$ 25		
Typewriter	\$ 15		
Queen Mattress set (no headboard)	\$100		
Large planter	\$ 25		
Picture	\$ 25		
Small table	\$ 25		
FLoor lamp	\$ 25		
Large carved oak mirror (damages floor sample)	\$150		
Floor lamp	\$ 25		
Wood box on metal frame	\$ 25		
Location: 195 N. Harbor Dr. #2404, Chicago IL	735 ILCS 5/12-1001(b)	198.00	198.00
BEDROOM #2/OFFICE:			
Twin Mattress set / frame (15 years old)	\$ 15		
Rubbermaid drawers	\$ 25		
Metal clothes rack	\$ 50		
Chair (\$100 in 70ies)	\$ 10		
\$20 mirror	\$ 2		
\$10 floor lamp	\$ 1		
21" TV (\$325 new 5 years ago)	\$ 25		
Stand	\$ 10		
"Gisele" exerciser	\$ 50		
Location: 195 N. Harbor Dr. #2404, Chicago IL	735 ILCS 5/12-1001(b)	500.00	500.00
Kitchen related items: dishes, small appliances, pots&pans, vacuum, linens			
<u>Wearing Apparel</u>			
Location: 195 N. Harbor Dr. #2404, Chicago IL	735 ILCS 5/12-1001(a)	1,125.00	1,125.00
Clothes (his and hers), suitcases, personal items			
<u>Furs and Jewelry</u>			
Location: 195 N. Harbor Dr. #2404, Chicago IL	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
His and hers wrist watches			
20 & 24 years old - \$1,500 each when purchased new in 1980ies			
His and hers wedding bands \$250			
Gold earings \$50			
Some silver "costume" Jewelry			

In re

**Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Firearms and Sports, Photographic and Other Hobby Equipment			
Location: 195 N. Harbor Dr. #2404, Chicago IL	735 ILCS 5/12-1001(b)	75.00	75.00
Set of golf clubs (bought early 90ies)			
Automobiles, Trucks, Trailers, and Other Vehicles			
Location: 195 N. Harbor Dr. #2404, Chicago IL	735 ILCS 5/12-1001(c)	3,500.00	3,500.00
1997 Mercedes C280 w. 245K miles			
Machinery, Fixtures, Equipment and Supplies Used in Business			
Location: 195 N. Harbor Dr. #2404, Chicago IL	735 ILCS 5/12-1001(d)	810.00	810.00
IBM Net Vista Computer (all in one) (new Jan. 2002)	\$ 50		
HP Printer	\$ 50		
Levono Think Pad Laptop (2 years)	\$300		
Computer work tables (2004)	\$100		
File cabinet - 27" high (2004)	\$ 50		
Plastic stand	\$ 10		
Herman Miller chair (2004)	\$250		
Other Personal Property of Any Kind Not Already Listed			
Location: Archer Ave Warehouse, Chicago, IL	735 ILCS 5/12-1001(b)	200.00	200.00
"Things" in storage - containerized in Archer Ave warehouse since 1989			
workroom tables, leather couch (probably ruined)			
"odds & ends"			
Total:	13,435.00	14,586.40	

In re **Allen D. Needy,**
Donna L. Needy

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT X I D A T E D	DISPUTED X I D A T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.							
Account No.							
Account No.							
Account No.							
<input type="checkbox"/> continuation sheets attached				Subtotal (Total of this page)			
				Total (Report on Summary of Schedules)		0.00	0.00

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
Account No. XXX-XX-4454		H	12-31-2006						
Internal Revenue Service Cincinnati, OH 45999-0025	J							0.00	
Account No. XXX-XX-4454		J	12-31-2007				72,337.35	72,337.35	
Internal Revenue Service Cincinnati, OH 45999-0025	J							0.00	
Account No. XXX-XX-4454		J	12-31-2007				28,118.00	28,118.00	
State of Illinois	J							0.00	
Account No.							2,862.00	2,862.00	
Account No.									
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims				Subtotal (Total of this page)			0.00		
							103,317.35	103,317.35	
				Total (Report on Summary of Schedules)			0.00		
							103,317.35	103,317.35	

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
							CREDIT CARD PURCHASES	76,149.09
Account No. xxxx-xxxxxx-x3002		J	Credit card purchases					
American Express Box 0001 Los Angeles, CA 90096-0001								
Account No. xxxx-xxxxxx-x1004		J	Credit card purchases					
American Express Box 0001 Los Angeles, CA 90096-0001								
Account No. xxxx-xxxx-xxxx-6267		J	Credit card purchases					
AT&T Universal Card Processing Center Des Moines, IA 50363								
Account No. xxxx-xxxx-xxxx-3495		J	Credit card purchases					
Bank of America P.O. BOX 15726 Wilmington, DE 19886-5726								
9 continuation sheets attached							Subtotal (Total of this page)	123,910.02

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
					AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-2360		Credit card purchases			
Bank of America P.O. BOX 15726 Wilmington, DE 19886-5726	J				1,934.70
Account No. xxxx-xxxx-xxxx-5809		Credit card purchases			
Bank of America P.O. BOX 15726 Wilmington, DE 19886-5726	J				3,068.25
Account No. xxxx-xxxx-xxxx-5154		Credit card purchases			
Bank of America P.O. BOX 15726 Wilmington, DE 19886-5726	J				15,177.55
Account No. xxxx-xxxx-xxxx-1341		Credit card purchases			
Bank of America P.O. BOX 15726 Wilmington, DE 19886-5726	J				11,485.44
Account No. xxxx-xxxx-xxxx-4175		Credit card purchases			
Bank of America P.O. BOX 15726 Wilmington, DE 19886-5726	J				5,044.95
Sheet no. 1 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		36,710.89

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT	UNLI	DISP	AMOUNT OF CLAIM
			INGE NT	QUA DIA TED	PUTED	
Account No. xxxxxxxxxxxx2304		Credit card purchases				
Bank of America P.O. BOX 15102 Wilmington, DE 19886-5102	J					548.91
Account No. 413601111300428	J					
Beneficial Financial 961 N Weigel Ave Elmhurst, IL 60126	J					8,750.15
Account No. xxx-xx-482-2	J	Credit card purchases				
Bloomingdale's PO Box 183083 Columbus, OH 43218-3083	J					4,119.36
Account No. xxxx-xxxx-xxxx-6009	J	Credit card purchases				
Capital One PO Box 5294 Carol Stream, IL 60197-5294	J					550.35
Account No. xx-xxxx-7221	J	Credit card purchases				
Carson Pirie Scott PO Box 17264 Baltimore, MD 21297-1264						277.02
Sheet no. <u>2</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			14,245.79

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
							C U D
Account No. xxxx xxxx xxxx 4060		J	Credit card purchases				1,485.95
Chase PO Box 15153 Wilmington, DE 19886-5153							
Account No. xxxx-xxxx-xxxx-6584		J	Credit card purchases				1,285.02
Chase PO Box 15325 Wilmington, DE 19886-5325							
Account No. xxxx-xxxx-xxxx-6675		J	Credit card purchases				1,923.45
Chase PO Box 15325 Wilmington, DE 19886-5325							
Account No. xxxx-xxxx-xxxx-9173		J	Credit card purchases				1,614.57
Chase PO Box 15153 Wilmington, DE 19886-5153							
Account No. xxxx-xxxx-xxxx-0270		J	Credit card purchases				2,244.96
Chase PO Box 15153 Wilmington, DE 19886-5153							
Sheet no. <u>3</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			8,553.95

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxx-xxxx-xxxx-7103		Credit card purchases				2,708.93
Chase PO Box 15153 Wilmington, DE 19886-5153	J					
Account No. xxxx-xxxx-xxxx-7903		Credit card purchases				9,937.39
Chase PO Box 15153 Wilmington, DE 19886-5153	J					
Account No. xxxx-xxxx-xxxx-1912		Credit card purchases				4,095.54
Chase PO Box 15153 Wilmington, DE 19886-5153	J					
Account No. xxxxxxxxxxxx8491		Credit card purchases				4,678.80
Chase PO Box 15153 Wilmington, DE 19886-5153	J					
Account No.						1.00
Chitown Law, LLC 70 W. Madison St. Suite 1400 Chicago, IL 60602	J					
Sheet no. <u>4</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			21,421.66

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UNLI QUIDATED	DIS PUTED	AMOUNT OF CLAIM
				C O D E H W J C	J	J	
Account No. xxxxxxxxxxxx4391			Credit card purchases				7,771.85
Citibank PO Box 688912 Des Moines, IA 50368-8912							
Account No. xxxx-xxxx-xxxx-9707			Credit card purchases				6,252.31
Citibank PO Box 688903 Des Moines, IA 50368-8903							
Account No. xxxx-xxxx-xxxx-3004			Credit card purchases				4,424.21
Citibank PO Box 688902 Des Moines, IA 50368-8902							
Account No.							
Citibank							0.00
Account No. xxxx-xxxx-xxxx-5770			Credit card purchases				
Citibank (Choice Visa) PO Box 688914 Des Moines, IA 50368-8914							1,206.00
Sheet no. 5 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			19,654.37

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGE NT	UNL IQU IDA TED	DISP UTE D	AMOUNT OF CLAIM
Account No. xxx-xx8-739		Credit card purchases				762.37
Citibank (Citgo) Processing Center Des Moines, IA 50362-0300	J					
Account No. xxxx xxxx xxxx 5534		Credit card purchases				1,095.09
Citibank (Exxon Mobil) Processing Center Des Moines, IA 50361-0001	J					
Account No. xxx-xx3-986		Credit card purchases				3,250.50
Citibank (Shell) PO Box 183018 Columbus, OH 43218-3018	J					
Account No. xxxx-xxxx-xxxx-4279		Credit card purchases				19,181.89
Diners Club PO Box 6003 The Lakes, NV 88901-6003	J					
Account No. Ending 0329		Credit card purchases				2,200.92
Discover PO Box 30395 Salt Lake City, UT 84130-0395	J					
Sheet no. <u>6</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			26,490.77

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT N G E N T	UNL Q I D A T E D	DISP U T E D	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L Q I D A T E D	D I S P U T E D	
Account No. Ending 5841		Credit card purchases				13,892.14
Discover PO Box 30395 Salt Lake City, UT 84130-0395	J					
Account No. xxxxx8104		Credit card purchases				1,976.92
Harris Bank PO Box 6201 Carol Stream, IL 60197-6201	J					
Account No. xxxxxx-xx-xxx042-8		Credit card purchases				8,895.86
HSBC - Beneficial PO Box 17574 Baltimore, MD 21297-1574	J					
Account No. xxxx-xxxx-xxxx-7114		Credit card purchases				1,073.57
HSBC Card Services PO Box 17051 Baltimore, MD 21297-1051	J					
Account No. xxxx-xxxx-xxxx-9898		Credit card purchases				5,198.45
HSBC Card Services PO Box 17313 Baltimore, MD 21297-1313	J					
Sheet no. <u>7</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			31,036.94

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				H	W	J	C
Account No. xx-xxx-xxx-288-0			Credit card purchases				10,205.67
Macy's PO Box 689195 Des Moines, IA 50368-9195		J					
Account No. xxxx-xxxx-2007			Credit card purchases				4,032.54
Nelman Marcus PO Box 5235 Carol Stream, IL 60197-5235		J					
Account No. xxx x0 061			Credit card purchases				5,854.20
Nordstrom PO Box 79134 Phoenix, AZ 85062-9134		J					
Account No. xxxx xxxx xxxx 8880			Credit card purchases				7,193.51
Nordstrom PO Box 79137 Phoenix, AZ 85062-9137		J					
Account No. xx-xx3-293			Credit card purchases				6,921.93
Saks Fifth Ave. PO Box 17157 Baltimore, MD 21297-1157		J					
Sheet no. 8 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			34,207.85

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGE NT	UN LI QU IDA TE D	DIS PUT ED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-5853	J	Credit card purchases				8,355.31
Sears Card PO Box 183081 Columbus, OH 43218-3081						
Account No. xxxxxx3198	J	Credit card purchases				419.56
Target National Bank P. O. BOX 59317 Minneapolis, MN 55459-0317						
Account No. xxxx-xxxx-xxxx-1179	J	Credit card purchases				6,166.57
Target National Bank P. O. BOX 59317 Minneapolis, MN 55459-0317						
Account No. xxxx-xxxx-xxxx-4572	J	Credit card purchases				1,658.29
Washington Mutual PO Box 660487 Dallas, TX 75226-0487						
Account No. xxx-xxx3704	J	Credit card purchases				3,102.49
Wells Fargo P. O. Box 30097 Los Angeles, CA 90030-0097						
Sheet no. 9 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			19,702.22
			Total (Report on Summary of Schedules)			335,934.46

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

**Landlord 1
Chicago, IL 60601**

**Lease Agreement for 195 N. Harbor Dr., Unit 2404,
Chicago, IL 60601
1-year term at \$2,600.00 per month**

Landlord 2

**Lease Agreement for
1-year term at \$455.00 per month**

In re **Allen D. Needy,
Donna L. Needy**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re Allen D. Needy
Donna L. Needy

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Plant Manager	Accountant
Name of Employer	Strapack, Inc.	Harris & Harris, Ltd.
How long employed	09/11/2007	05/06/1996
Address of Employer	1601 East Vorhees Danville, IL 61832	600 W. Jackson Blvd. Chicago, IL 60661

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>7,500.00</u>	\$ <u>6,500.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

3. SUBTOTAL

\$ <u>7,500.00</u>	\$ <u>6,500.00</u>
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify): Parking/Travel

\$ <u>2,140.15</u>	\$ <u>1,884.78</u>
\$ <u>0.00</u>	\$ <u>925.86</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>111.04</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>2,140.15</u>	\$ <u>2,921.68</u>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>5,359.85</u>	\$ <u>3,578.32</u>
--------------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

11. Social security or government assistance (Specify):

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

12. Pension or retirement income

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

13. Other monthly income

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

(Specify):

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>5,359.85</u>	\$ <u>3,578.32</u>
--------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>8,938.17</u>	
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Allen D. Needy
Donna L. Needy

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>3,055.00</u>
a. Are real estate taxes included?	Yes <u>X</u> No _____
b. Is property insurance included?	Yes _____ No <u>X</u>
2. Utilities:	
a. Electricity and heating fuel	\$ <u>200.00</u>
b. Water and sewer	\$ <u>0.00</u>
c. Telephone	\$ <u>215.00</u>
d. Other <u>Internet, Cable</u>	\$ <u>183.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>0.00</u>
4. Food	\$ <u>1,200.00</u>
5. Clothing	\$ <u>500.00</u>
6. Laundry and dry cleaning	\$ <u>100.00</u>
7. Medical and dental expenses	\$ <u>250.00</u>
8. Transportation (not including car payments)	\$ <u>1,000.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>100.00</u>
10. Charitable contributions	\$ <u>100.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>66.67</u>
b. Life	\$ <u>453.77</u>
c. Health	\$ <u>0.00</u>
d. Auto	\$ <u>42.42</u>
e. Other <u>See Detailed Expense Attachment</u>	\$ <u>432.97</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$ <u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>0.00</u>
b. Other	\$ <u>0.00</u>
c. Other	\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other Other	\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>7,898.83</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>8,938.17</u>
b. Average monthly expenses from Line 18 above	\$ <u>7,898.83</u>
c. Monthly net income (a. minus b.)	\$ <u>1,039.34</u>

B6J (Official Form 6J) (12/07)

In re Allen D. Needy
Donna L. Needy

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment**Other Insurance Expenditures:**

Penn Mutual - Disability	\$	43.63
State Life - Long-term Care	\$	389.34
Total Other Insurance Expenditures	\$	432.97

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court
Northern District of Illinois

In re Allen D. Needy
Donna L. Needy

Debtor(s)

Case No.
Chapter 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 29 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 30, 2008

Signature


Allen D. Needy
Debtor

Date April 30, 2008

Signature


Donna L. Needy
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Northern District of Illinois

In re Allen D. Needy
Donna L. Needy

Case No.
Chapter

Debtor(s)

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$30,000.00	2008 Gross Income Allen from Employment at Strapack Inc 4/30/2008
\$24,000.00	2008 Donna Needy Gross Income from Employment at Harris and Harris LTD 4/30/2008
\$28,125.00	2007 Alen Needy Gross Income Strapack, Inc.
\$9,542.00	2007 Allen Needy Gross Income Unemployment
\$84,057.67	2007 Donna Needy Gross Income from Employment H&H Ltd
\$9,663.96	2007 Donna Needy Loss Cafe 125
\$0.00	2007 Allen Needy Unemployed 12/23/2006-09/11/2007

AMOUNT	SOURCE
\$124,943.84	2006 Allen Needy Gross Income Mallis Strapping
\$80,884.73	2006 Donna Needy Gross Income H&H Ltd.
\$360.00	2006 Alien Needy Cafe 125
\$10,466.37	2006 Donna Needy Cafe 125
\$11,361.54	2006 Allen Needy 401 K
\$4,850.00	2006 Donna Needy 401 k

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Chase PO Box 15325 Wilmington, DE 19886-5325		\$55.00	\$1,923.45
Chase PO Box 15153 Wilmington, DE 19886-5153		\$44.00	\$1,614.57
Chase PO Box 15153 Wilmington, DE 19886-5153		\$89.00	\$4,678.80
Bank of America P.O. BOX 15726 Wilmington, DE 19886-5726		\$398.00	\$15,177.55
Target National Bank P. O. BOX 59317 Minneapolis, MN 55459-0317		\$175.00	\$6,166.57
Wells Fargo P. O. Box 30097 Los Angeles, CA 90030-0097		\$67.11	\$3,102.49
Washington Mutual PO Box 660487 Dallas, TX 75226-0487		\$31.00	\$1,658.29
HSBC Card Services PO Box 17051 Baltimore, MD 21297-1051		\$26.00	\$1,073.57
HSBC Card Services PO Box 17313 Baltimore, MD 21297-1313		\$178.00	\$5,198.45

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Capital One PO Box 5294 Carol Stream, IL 60197-5294		\$14.00	\$550.35
Diners Club PO Box 6003 The Lakes, NV 88901-6003		\$739.32	\$19,181.89
Citibank (Choice Visa) PO Box 688914 Des Moines, IA 50368-8914		\$28.20	\$1,206.00
Citibank PO Box 688912 Des Moines, IA 50368-8912		\$240.00	\$7,771.85
Beneficial Financial 961 N Weigel Ave Elmhurst, IL 60126		\$155.00	\$8,750.15
Discover PO Box 30395 Salt Lake City, UT 84130-0395		\$412.00	\$13,892.14
Nordstrom PO Box 79137 Phoenix, AZ 85062-9137		\$200.00	\$7,193.51
Saks Fifth Ave. PO Box 17157 Baltimore, MD 21297-1157		\$275.00	\$6,921.93
Sears Card PO Box 183081 Columbus, OH 43218-3081		\$298.93	\$8,355.31
Carson Pirie Scott PO Box 17264 Baltimore, MD 21297-1264		\$10.00	\$277.02
Macy's PO Box 689195 Des Moines, IA 50368-9195		\$358.00	\$10,205.67
Citibank (Citgo) Processing Center Des Moines, IA 50362-0300		\$20.00	\$762.37
Citibank (Shell) PO Box 183018 Columbus, OH 43218-3018		\$90.88	\$3,250.50
Citibank (Exxon Mobil) Processing Center Des Moines, IA 50361-0001		\$55.20	\$1,095.09
Harris Bank PO Box 6201 Carol Stream, IL 60197-6201		\$110.00	\$1,976.92

None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Chitown Law, LLC Three First National Plaza 70 W. Madison St, Suite 1400 Chicago, IL 60602	Payment received by Christian Bremmer & Mihaela Raicu April 25, 2008 from Donna Needy	\$2,500.00
Alliance Credit Counseling, Inc.		\$69.00

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF
SOCIAL-SECURITY OR
OTHER INDIVIDUAL
TAXPAYER-I.D. NO.

NAME	(ITIN) COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
ADN & Associates, Ltd.	20-1372747	195 N. HArbor Drive, Suite 2404 Chicago, IL 60601	Consulting Business	07/14/2004-present

- None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None
■

- a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None
■

- b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None
■

- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None
■

- d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None
■

- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None
■

- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None
■

- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None
■

- b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date _____

Signature _____

Allen D. Needy
Debtor

Date _____

Signature _____

Donna L. Needy
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Northern District of Illinois**

In re Allen D. Needy
Donna L. Needy

Debtor(s)

Case No.
Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NONE-					

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
-NONE-		

Date _____ Signature _____
Allen D. Needy
Debtor

Date _____ Signature _____
Donna L. Needy
Joint Debtor

United States Bankruptcy Court
Northern District of Illinois

In re Allen D. Needy
Donna L. Needy

Case No.
Chapter X 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ <u>2,500.00</u>
Prior to the filing of this statement I have received	\$ <u>2,500.00</u>
Balance Due.	\$ <u>0.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
e. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

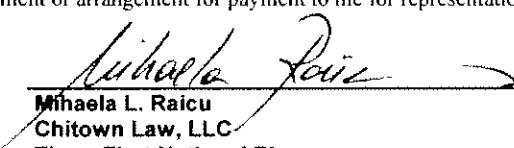
6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: April 30, 2008


Mihaela L. Raicu
Chitown Law, LLC
Three First National Plaza
70 W. Madison St., Suite 1400
Chicago, IL 60602
800 274 4100 Fax: 866 506 2251
legaladvice@chitownlaw.com

**United States Bankruptcy Court
Northern District of Illinois**

In re **Allen D. Needy**
Donna L. Needy

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 38

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: _____

Allen D. Needy
Signature of Debtor

Date: _____

Donna L. Needy
Signature of Debtor

American Express
Box 0001
Los Angeles, CA 90096-0001

AT&T Universal Card
Processing Center
Des Moines, IA 50363

Bank of America
P.O. BOX 15726
Wilmington, DE 19886-5726

Bank of America
P.O. BOX 15102
Wilmington, DE 19886-5102

Beneficial Fianancial
961 N Weigel Ave
Elmhurst, IL 60126

Bloomingdale's
PO Box 183083
Columbus, OH 43218-3083

Capital One
PO Box 5294
Carol Stream, IL 60197-5294

Carson Pirie Scott
PO Box 17264
Baltimore, MD 21297-1264

Chase
PO Box 15153
Wilmington, DE 19886-5153

Chase
PO Box 15325
Wilmington, DE 19886-5325

Chitown Law, LLC
70 W. Madison St.
Suite 1400
Chicago, IL 60602

Citibank
PO Box 688912
Des Moines, IA 50368-8912

Citibank
PO Box 688903
Des Moines, IA 50368-8903

Citibank
PO Box 688902
Des Moines, IA 50368-8902

Citibank

Citibank (Choice Visa)
PO Box 688914
Des Moines, IA 50368-8914

Citibank (Citgo)
Processing Center
Des Moines, IA 50362-0300

Citibank (Exxon Mobil)
Processing Center
Des Moines, IA 50361-0001

Citibank (Shell)
PO Box 183018
Columbus, OH 43218-3018

Diners Club
PO Box 6003
The Lakes, NV 88901-6003

Discover
PO Box 30395
Salt Lake City, UT 84130-0395

Harris Bank
PO Box 6201
Carol Stream, IL 60197-6201

HSBC - Beneficial
PO Box 17574
Baltimore, MD 21297-1574

HSBC Card Services
PO Box 17051
Baltimore, MD 21297-1051

HSBC Card Services
PO Box 17313
Baltimore, MD 21297-1313

Internal Revenue Service
Cincinnati, OH 45999-0025

Landlord 1
Chicago, IL 60601

Landlord 2

Macy's
PO Box 689195
Des Moines, IA 50368-9195

Neiman Marcus
PO Box 5235
Carol Stream, IL 60197-5235

Nordstrom
PO Box 79134
Phoenix, AZ 85062-9134

Nordstrom
PO Box 79137
Phoenix, AZ 85062-9137

Saks Fifth Ave.
PO Box 17157
Baltimore, MD 21297-1157

Sears Card
PO Box 183081
Columbus, OH 43218-3081

State of Illinois

Target National Bank
P. O. BOX 59317
Minneapolis, MN 55459-0317

Washington Mutual
PO Box 660487
Dallas, TX 75226-0487

Wells Fargo
P. O. Box 30097
Los Angeles, CA 90030-0097